

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re: SCOTT P. COWAN

Case No. Case No. 16-14758 SLM

Chapter: 7

Judge: Stacey L. Meisel

---

**NOTICE OF PROPOSED PRIVATE SALE**

---

Benjamin A. Stanziale, Jr., Chapter 7 Trustee for Scott P. Cowan, Debtor, in this case proposes to sell property of the estate to the persons and on the terms described below. If you object to the sale, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party listed below not later than 7 days before the hearing date.

Address of the Clerk:	MLK, Jr. Courthouse & Fed. Bldg. 50 Walnut Street Newark, NJ 07101
-----------------------	--

If an objection is filed, a hearing will be held before the Honorable Stacey L. Meisel on Tuesday, March 7, 2017 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom No. 3-A. (Hearing date must be at least 28 days from the date of this notice.) If no objection to the sale is filed, the clerk will enter a Certification of No Objection and the sale will be held as proposed.

Description of property to be sold:	The Debtor's real property located at 35 Prescott Street, Demarest, New Jersey
-------------------------------------	---

Proposed Purchaser:	Jay Lustberg and Margaret Ann Lustberg or their designee
---------------------	---

Sale price:	\$566,500.00 and additional credits; equivalent value to the Estate is at least \$615,000. Any higher offers must start at \$630,000.
-------------	---

☒ Pursuant to D.N.J. LBR 6004-5, I request to pay the real estate broker and/or real estate attorney at closing on the terms set forth below.

Name of Professional:	Prominent Properties Sotheby's International Realtor
Amount to be paid:	\$14,162.50 (\$7,081.25 to be paid by Trustee, \$7,081.25 to be paid by Purchasers)
Services rendered:	Marketing of property

Higher and better offers will be entertained on the Hearing Date in accordance with auction procedures set forth in the Trustee's certification in support of motion and the notice of motion

Objections must be served on, and requests for additional information directed to:

NAME:	<u>Patricia A. Staiano, Esq. of Hellring Lindeman Goldstein &amp; Siegal LLP</u>
ADDRESS:	<u>One Gateway Center, Newark, NJ 07102</u>
TEL. NO:	<u>973-621-9020</u>

rev. 8/1/15

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
District of New JerseyIn re:  
Scott P. Cowan  
DebtorCase No. 16-14758-SLM  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf905Page 1 of 3  
Total Noticed: 80

Date Rcvd: Feb 02, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 04, 2017.

db +Scott P. Cowan, 35 Prescott St., Demarest, NJ 07627-1906  
 aty +Hellring Lindeman Goldstein & Siegal LLP, One Gateway Center, 8th Floor,  
 Newark, NJ 07102-5323  
 aty Rhoads & Sinon, Rhoads & Sinon, 1 S. Market Square, PO Box 1146,  
 Harrisburg, PA 17108-1146  
 aty +Scura, Wigfield, Heyer & Stevens, LLP, 1599 Hamburg Turnpike, POB 2031,  
 Wayne, NJ 07474-2031  
 aty +Stanziale & Stanziale, P.C., Stanziale & Stanziale, P.C., 29 Northfield Avenue, Suite 201,  
 West Orange, NJ 07052-5358  
 cr +Cenlar FSB as servicing agent for Lakeview Loan Se, Stern Lavinthal & Frankenberg LLC,  
 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640  
 cr #+George Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
 cr #+Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
 cr +Mark J. Molz, Law Office of Mark J. Molz, 1400 Roue 38 East, PO Box 577,  
 Hainesport, NJ 08036-0577  
 r +Prominent Properties Sotheby's International Realt, 90 County Road, Tenafly, NJ 07670-1855  
 cr +Shore Fasteners & Supply Inc., c/o Travis L. Kreiser, Esquire, 1300 Lawrence Road,  
 Havertown, pa 19083-1805  
 cr +Susan A. Cowan, 286 Espanong Road, Lake Hopatcong, NJ 07849-2161  
 br +The Van Dyk Group, 275 Route 72 East, Manahawkin, NJ 08050-3535  
 516056307 #+641 Mill Creek Road, LLC, Attn: Jose Carrasco, 11 Amy Dr., Manahawkin, NJ 08050-4304  
 516056308 +84 Lumber, 1019 Route 519, Attn: Bankruptcy, Eighty Four, PA 15330-2813  
 516056310 +Allied Supply, PO Box 5670, New York, NY 10087-5670  
 516338694 +American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
 Malvern PA 19355-0701  
 516056311 +Anna Marie Sandford & Theresa Maldera, 183 Sparrow Dr., Trenton, NJ 08690-2459  
 516056312 +Anna Marie Sandford & Theresa Maldera, c/o Robert J. Kiss, 2216 Long Beach Blvd.,  
 PO BOX 548, Beach Haven, NJ 08008-0282  
 516056316 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, 4161 Piedmont Parkway, Greensboro, NC 27410)  
 516056313 +Bank fo America, Po Box 982238, El Paso, TX 79998-2238  
 516056314 +Bank of America - Merchant Services, 150 N. College St. - 15th Fl., Attn: Bankruptcy,  
 Charlotte, NC 28202-2271  
 516412686 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department,  
 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191  
 516227970 +Bank of America, N.A., P.O. Box 31785, Tampa, FL 33631-3785  
 516056315 +Barkave G. Elvan, 5810 Bergenline Ave. #209, West New York, NJ 07093-1295  
 516056317 +Bk Of Amer, Po Box 45144, Jacksonville, FL 32232-5144  
 516056318 +Borough of Demarest, Office of the Tax Collector, 118 Serpentine Rd.,  
 Demarest, NJ 07627-2128  
 516056330 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
 (address filed with court: Home Depot, PO Box 653000, Dallas, TX 75265-3000)  
 516295369 +Cenlar FSB, 425 Phillips Blvd, Ewing, NJ 08618-1430  
 516056319 +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 516056320 +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241  
 516056321 +City of Englewood, Office of the Tax Collector, PO Box 228, Englewood, NJ 07631-0228  
 516056322 +Di Francia & Price PC, 147 E. Main St., Tuckerton, NJ 08087-2661  
 516056324 +Euler Hermes Collections North America, 800 Red Brook Blvd, Ste. 400C,  
 Owings Mills, MD 21117-5173  
 516126940 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
 (address filed with court: Ford Motor Credit Company LLC, P.O. Box 62180,  
 Colorado Springs, CO 80962)  
 516056326 +Frd Motor Cr, Po Box Box 542000, Omaha, NE 68154-8000  
 516056327 +Fulton Bank Merchant Services, One Penn Square, Attn: Bankruptcy,  
 Lancaster, PA 17602-2853  
 516236993 #+George & Joanne Gwin, 231 Corbin Court, Lakewood, NJ 08701-7470  
 516056332 +John Devenney, c/o Gluck & Allen, LLC, 217 Washington St., Toms River, NJ 08753-7567  
 516056333 +Jonathan Price, 102 Parkert St., Manahawkin, NJ 08050-3166  
 516056334 +Kim Smith, 4301 Bennett Place, Southampton, PA 18966-2655  
 516056335 +Kreiser & Associates, PC, Attn: Travis L. Kreiser, Esq., 1300 Lawrence Road,  
 Havertown, PA 19083-1805  
 516539836 +Laura A. Matarazzo, 78 Monhegan Avenue, Oakland, NJ 07436-4034  
 516056336 +Laura Matarazzo, c/o Francis J. Battersby, 4 Ramapo Valley Rd., Oakland, NJ 07436-1723  
 516056337 +Law Office of Bart J. Klein, 2066 Millburn Ave., Maplewood, NJ 07040-3722  
 516056338 +Law Offices of Michael E. Adler, 20 Meredith Rd., Wynnwood, PA 19096-3612  
 516093310 +M&T Bank, 35 Prescott Street, Demarest, NJ 07627-1906  
 516056340 +Mark J. Molz, 1400 Rt. 38 E., PO Box 577, Hainesport, NJ 08036-0577  
 516056341 +Matthew & Yrma Leo, 415 Twin Lakes Blvd., Tuckerton, NJ 08087-1118  
 516056342 +Meredith & Joseph DeSanto, 56 Harry Drive, Manahawkin, NJ 08050-4108  
 516056343 +New Jersey Casualty Insurance Co., 301 Sullivan Way, Trenton, NJ 08628-3406  
 516056344 +New Jersey Dept. of Labor, Division of Wage & Hour Compliance, PO Box 389,  
 Trenton, NJ 08625-0389  
 516613447 +New Jersey Division of Consumer Affairs, 124 Halsey Street, P.O. Box 45029,  
 Newark, New Jersey 07101-8029

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 2 of 3  
Total Noticed: 80

Date Rcvd: Feb 02, 2017

516056346 +Norgaard O'Boyle, 184 Grand Ave., Englewood, NJ 07631-3578  
516056347 +Owen Loan Services, 12650 Ingenuity Dr., Orlando, FL 32826-2703  
516056348 +Peter Gallelli, c/o Robert J. Kiss, Esq., 2216 Long Beach Blvd., PO Box 548,  
Beach Haven, NJ 08008-0282  
516056349 +Price home Group LLC, 641 Mill Creek Rd., Manahawkin, NJ 08050-3365  
516056350 +Rhoads & Sinon, LLP, Attn. Timothy J. Nieman, Esq., PO Box 1146,  
Harrisburg, PA 17108-1146  
516056351 +Ritz-Craft Corp. of Pennsylvania, Inc., 15 Industrial Pkwy,  
Attn: President, CEO, Reg. Agent, Mifflinburg, PA 17844-7992  
516338856 Ritz-Craft Corporation Of Pennsylvania, Inc., Amanda J. Lavis, Esq., Rhoads & Simon LLP,  
PO Box 1146, Harrisburg, PA 17108-1146  
516056345 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: New Jersey Division of Taxation,  
Compliance & Enforcement - Bankruptcy, 50 Barrack St., 9th Fl., PO Box 245,  
Trenton, NJ 08695)  
516056352 +Shore Fasteners & Supply, Inc., 500 N. Main St., Pleasantville, NJ 08232-1538  
516056353 United Jersey Bank, c/o Bank of America, 100 North Tyron St., Charlotte, NC 28202  
516056354 +Universal Supply Company, LLC, 292 3rd St., Trenton, NJ 08611-3004  
516076223 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013  
516056355 Vw Credit Inc, PO BOX 5215, Carol Stream, IL 60197-5215  
516056356 +William & Linda Cullen, 26 Central Ave., Highlands, NJ 07732-1406  
516056357 +William A. Porteus, PO Box 308, Putnam Valley, NY 10579-0308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 02 2017 23:04:45 U.S. Attorney, 970 Broad St.,  
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 02 2017 23:04:43 United States Trustee,  
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
Newark, NJ 07102-5235  
app +E-mail/Text: atkinsappraisal@aol.com Feb 02 2017 23:04:32 A. Atkins Appraisal Company,  
122 Clinton Road, Fairfield, NJ 07004-2900  
516056309 +E-mail/Text: support@amscollections.com Feb 02 2017 23:04:06 Allen, Maxwell & Silver, Inc.,  
190 Sylvan Ave., Englewood Cliffs, NJ 07632-2533  
516080745 E-mail/Text: mrdiscen@discover.com Feb 02 2017 23:04:03 Discover Bank,  
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  
516056323 +E-mail/Text: mrdiscen@discover.com Feb 02 2017 23:04:03 Discover Fin Svcs Llc,  
Po Box 15316, Wilmington, DE 19850-5316  
516056329 +E-mail/Text: bankruptcy@fult.com Feb 02 2017 23:05:34 Fulton Bank of NJ,  
533 Fellowship Rd. - Ste. 250, Mount Laurel, NJ 08054-3411  
516056328 +E-mail/Text: bankruptcy@fult.com Feb 02 2017 23:05:34 Fulton Bank of New Jersey,  
533 Fellowship Road, Attn. Bankruptcy, Mount Laurel, NJ 08054-3412  
516056331 +E-mail/Text: cio.bncmail@irs.gov Feb 02 2017 23:04:17 Internal Revenue Service,  
PO Box 7346, Philadelphia, PA 19101-7346  
516056339 E-mail/Text: camanagement@mtb.com Feb 02 2017 23:04:33 M & T Bank, 1 Fountain Plz,  
Buffalo, NY 14203  
516101374 E-mail/Text: camanagement@mtb.com Feb 02 2017 23:04:33 M&T Bank, P.O. Box 840,  
Buffalo, NY 14240-0840  
516162111 E-mail/PDF: gecsedirecoverycorp.com Feb 02 2017 23:01:10 Synchrony Bank,  
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
516159442 Universal Supply Company LLC  
cr\* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180  
(address filed with court: Ford Motor Credit Company, LLC, P.O. Box 62180,  
Colorado Springs, CO 80962)  
516339930\* American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
516256663\* Bank Of America, N.A., PO BOX 31785, Tampa, FL 33631-3785  
516056325\* +Euler Hermes Collections North America, 800 Red Brook Blvd. - Ste. 400C,  
Owings Mills, MD 21117-5173  
516241515\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Department of Treasury,  
Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)

TOTALS: 1, \* 5, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

District/off: 0312-2

User: admin  
Form ID: pdf905

Page 3 of 3  
Total Noticed: 80

Date Rcvd: Feb 02, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 04, 2017

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 1, 2017 at the address(es) listed below:

Benjamin A. Stanziale, Jr. on behalf of Trustee Benjamin A. Stanziale, Jr.  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. trustee@stanzialelaw.com, nj45@ecfcbis.com  
Benjamin A. Stanziale, Jr. on behalf of U.S. Trustee United States Trustee  
trustee@stanzialelaw.com, nj45@ecfcbis.com  
Brian Gregory Hannon on behalf of Creditor Susan A. Cowan bhannon@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com  
Daniel E. Straffi on behalf of Creditor George Gwin dstraftfil@comcast.net,  
G25938@notify.cincompass.com  
Daniel E. Straffi on behalf of Creditor Joanne Gwin dstraftfil@comcast.net,  
G25938@notify.cincompass.com  
David E. Sklar on behalf of Defendant Scott P. Cowan dsklar@scuramealey.com,  
ecfbkfilings@scuramealey.com;cbalala@scuramealey.com;ascolavino@scuramealey.com  
David L. Stevens on behalf of Debtor Scott P. Cowan dstevens@scuramealey.com,  
cbalala@scuramealey.com;ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;ascolavino@scuramealey.com  
Denise E. Carlson on behalf of Creditor M&T BANK dcarlton@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Erin Marie Greene on behalf of Plaintiff Division of Consumer Affairs  
erin.greene@lps.state.nj.us  
Jeanette F. Frankenberg on behalf of Creditor Cenlar FSB as servicing agent for Lakeview Loan  
Servicing, LLC cmecf@sternlav.com  
Jerrold S. Kulback on behalf of Creditor Fulton Bank of New Jersey jkulback@archerlaw.com,  
mfriedman@archerlaw.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com  
Karl J. Norgaard on behalf of Creditor Susan A. Cowan knorgaard@norgaardfirm.com,  
sferreira@norgaardfirm.com;crose@norgaardfirm.com;l84grandno@gmail.com  
Mark J. Molz on behalf of Plaintiff Maureen Molz molzlaw@aol.com  
Mark J. Molz on behalf of Plaintiff Mark J. Molz molzlaw@aol.com  
Mark J. Molz on behalf of Creditor Mark J. Molz molzlaw@aol.com  
Mark J. Molz on behalf of Plaintiff Patricia Bollman molzlaw@aol.com  
Patricia A. Staiano on behalf of Trustee Benjamin A. Stanziale, Jr. pstaiano@hlgsllaw.com,  
pstaiano@hlgsllaw.com  
Travis L. Kreiser on behalf of Creditor Shore Fasteners & Supply Inc.  
travis.kreiser@verizon.net  
United States Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 21